

### **Amendments to the Claims:**

*This listing of claims will replace all prior versions, and listings, of claims in the application:*

1. (Currently Amended) A method for quantifying risk of fraud associated with a purchasing card transaction, the method comprising:

obtaining a charge-back history associated with a consumer involved in the purchasing card transaction;

comparing the charge-back history to predetermined ranges of charge-backs;

and

determining a risk score based on the ~~charge-back history~~ comparison of the charge-back history to the predetermined ranges of charge-backs.

2. (Original) The method of claim 1 wherein the step of obtaining a charge-back history includes obtaining a reason code for each charge-back included in the charge-back history.

3. (Original) The method of claim 2 further comprising weighting each charge-back included in the charge-back history based on the corresponding reason code.

4. (Original) The method of claim 1 further comprising determining how each charge-back included in the charge-back history is associated with the purchasing card transaction, and weighting each charge-back based on the corresponding association with the purchasing card transaction.

5. (Original) The method of claim 1 further comprising obtaining additional charge-back history associated with a machine identification number of a machine involved in the purchasing card transaction, and wherein the step of determining a risk score includes determining the risk score based on the additional charge-back history.

6. (Canceled)

7. (Original) The method of claim 1 wherein the step of determining a risk score is performed using a linear risk model.

8. (Original) The method of claim 1 wherein the step of determining a risk score is performed using a regression risk model.

9. (Original) The method of claim 1 wherein the step of determining a risk score is performed using a decision tree risk model.

10. (Original) The method of claim 1 wherein the step of determining a risk score is performed using a neural network risk model.

11. (Original) The method of claim 1 wherein the step of determining a risk score includes determining the risk score based on a plurality of purchasing card transaction characteristics.

12. (Original) A method for quantifying risk of fraud associated with a purchasing card transaction, the method comprising:

obtaining a charge-back history associated with a consumer involved in the purchasing card transaction, wherein the charge-back history includes charge-backs associated with a particular purchasing card account of the consumer, and a reason code for each charge-back;

weighting each charge-back based on the corresponding reason code; and  
determining a risk score based on the weighted charge-backs.

13. (Currently Amended) A system for quantifying risk of fraud associated with a purchasing card transaction, the system comprising:

an authorization source for obtaining a charge-back history associated with a consumer involved in the purchasing card transaction, the authorization source including a risk model for determining a risk score based on the charge-back history, wherein the risk model includes instructions for comparing the charge-back history to predetermined ranges of charge-backs in order to determine the risk score.

14. (Original) The system of claim 13 wherein the authorization source includes a database for storing a reason code for each charge-back included in the charge-back history, and a processor in communication with the database and including the risk model, wherein the risk model includes instructions for determining the risk score based on the reason codes.

15. (Original) The system of claim 14 wherein the risk model includes instructions for weighting each charge-back included in the charge-back history based on the corresponding reason code.

16. (Original) The system of claim 13 wherein the risk model includes instructions for determining how each charge-back included in the charge-back history is associated with the purchasing card transaction, and instructions for weighting each charge-back based on the corresponding association with the purchasing card transaction.

17. (Canceled)

18. (Original) The system of claim 13 wherein the risk model comprises a linear risk model.

19. (Original) The system of claim 13 wherein the risk model comprises a regression risk model.

20. (Original) The system of claim 13 wherein the risk model comprises a decision tree risk model.

21. (Original) The system of claim 13 wherein the risk model comprises a neural network risk model.

22. (Currently Amended) A computer system for quantifying risk of fraud associated with a purchasing card transaction, the computer system comprising:

a database for storing a charge-back history associated with a consumer involved in the purchasing card transaction, the charge-back history including charge-backs associated with the consumer and a reason code for each charge-back; and

a processor in communication with the database, the processor including a risk model that includes instructions for weighting each charge-back based on the corresponding reason code and instructions for determining a risk score based on the weighted charge-backs charge-back history.

23. (New) The method of claim 1 wherein a higher range of charge-backs is assigned a higher risk score compared to a lower range of charge-backs.

24. (New) The method of claim 3 wherein the step of weighting each charge-back includes giving more weight to a charge-back having a reason code that indicates dissatisfaction with a product or service as compared to a charge-back having a reason code that indicates that the consumer never ordered a particular product or service.

25. (New) The method of claim 3 wherein the step of weighting each charge-back includes giving less weight to a charge-back having a reason code that indicates that a purchasing card association or card issuer initiated the charge-back as compared to a charge-back having a reason code that indicates that the consumer initiated the charge-back.

26. (New) The method of claim 4 wherein the step of weighting each charge-back includes giving more weight to a charge-back associated with a telephone number of a telephone that is used to initiate the purchasing card transaction as compared to a charge-back associated with a ship to address.

27. (New) The method of claim 4 wherein the step of weighting each charge-back includes giving more weight to a charge-back associated with a telephone number of a telephone that is used to initiate the purchasing card transaction as compared to a charge-back associated with a telephone number provided by the consumer.

28. (New) The method of claim 12 wherein the step of weighting each charge-back includes giving more weight to a charge-back having a reason code that indicates dissatisfaction with a product or service as compared to a charge-back having a reason code that indicates that the consumer never ordered a particular product or service.

29. (New) The method of claim 12 wherein the step of weighting each charge-back includes giving less weight to a charge-back having a reason code that indicates that a purchasing card association or card issuer initiated the charge-back as compared to a charge-back having a reason code that indicates that the consumer initiated the charge-back.

30. (New) The system of claim 13 wherein the risk model is configured such that a higher range of charge-backs is assigned a higher risk score compared to a lower range of charge-backs.

31. (New) The system of claim 22 wherein the instructions for weighting each charge-back include instructions for giving more weight to a charge-back having a reason code that indicates dissatisfaction with a product or service as compared to a charge-back having a reason code that indicates that the consumer never ordered a particular product or service.

32. (New) The system of claim 22 wherein the instructions for weighting each charge-back include instructions for giving less weight to a charge-back having a reason code that indicates that a purchasing card association or card issuer initiated the charge-back as compared to a charge-back having a reason code that indicates that the consumer initiated the charge-back.